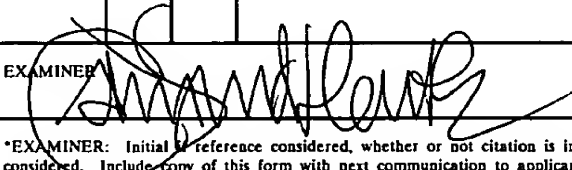
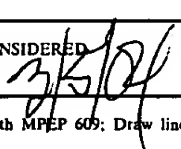


Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. CA67-004		SERIAL NO. 09/669,303	
LIST OF ART CITED BY APPLICANT (Use several sheets if necessary)				JAN 26 2004		APPLICANT eCardless Bancorp Ltd.	
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*Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate	
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	AL 60/146,628		Sancho			7/30/99	
FOREIGN PATENT DOCUMENTS							
	Document Number	Date	Country	Class	Subclass	Translation	
						Yes	No
	AM						
	AN						
	AO						
OTHER REFERENCES (including Author, Title, Date, Pertinent Pages, Etc.)							
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